

TYPE OF COMMERCIAL SHIP SELECTED BY BELGIUM TO CARRY HER GOODS AROUND THERE WILL BE A LARGE FLEET OF THESE VESSELS THAT WILL VISIT EVERY PORT

BELGIUM'S GREAT AND STRANGE NAVAL PROJECT.

State Ships to Be Sent Around the World to Advertise the Nation. Its Flag and Its Products.

The first indication that the nations of the world may possibly decide to make the last year of the century a year of cace comes from Belgium, where one of the most novel of projects is now under way. Instead of spending vast sums of money in reconstructing its war fleets, money in reconstructing its war fleets, the nation has determined to use the appropriation in constructing and fitting out a peace navy, the duty of which shall be to introduce the Belgian nation, its flag and its products to every port of importance in the world.

In other words, instead of battle-ships, cruisers, gunoats and other destructive craft the projected Belgian fleet is to consist of State ships fitted with samples of Belgian products, and these vessels are to be kent niving from nort to

craft the projected Belgian feet is to consist of State ships fitted with samples of Belgian products, and these vessels are to be kept plying from port to port in African, Asiatte, American and Australian waters. By this means it will be possible for the nation to come thoroughly in touch with the world. New commercial methods will be suggested, new markets will be opened, and, it is quite possible, a new era of prosperity may dawn for the nation.

For some time past the naval question has been an important one in Belgium. According to the authorities, a very large sum of money must be spent if the fleet was to be put upon a par with those of other nations. To do this meant an increase in taxation that would prove a great hardship to the people of the country, many of whom already felt the pangs of the tightening times.

The matter when brought before the Ministry was discussed at length, and was finally settled by the adoption of the scheme proposed by the King. Instead of vessels of war they would build vessels of peace. Instead of visiting ports for purposes of intimidation, if not for netual destruction, they would inaugurate an industrial navy, a fleet that would be nothing more or less than a floating commercial museum under patronage of the Government.

A POPULAR PROJECT.

The novelity of such a scheme immediately appealed to the people, and the effect has been far better than even the King himself could have assumed that it would be. The feeling of disquietude that has distinguished the past two years of his reign has been almost entirely settled, and every one is working with every one else to make the new project a success.

Already two ships are practically ready.

cry one cise to make the new project a success.

Already two ships are practically ready to be put in commission, and others a to be constructed at once, so that by the time of the big Belgian exposition at beige, in 1963, the nation and its products will have become thoroughly introduced to the world. As the result those who have been lamenting the fact that the country had no naval force to officially display the high distant ports are satisfied that the best thing has been done, and it is unlikely that anything more will be said about the creation of an armed fleet.

According to the present intentions, the new industrial navy will consist of about seven or eight ships that shall he state property. They will be manned by sailors wearing the Belgian uniform and will carry some marines. The ships will be protected by a few guns, but they will be so constituted that in case of actual war they could be easily used an armed fleet.

In this way there will be no fleet to keep in idleness during the march in idleness during the periods of and nothing will have been done an possibly be regarded as inconthat can possibly be regarded as incon-sistent with the country's neutral tra-

officions.

There are few countries in Europe of which loss is known than of Belguin.

Occasionally the name of the King, or some slight reference to the country. appears in the newspaper reports of the day, but there are comparatively for persons who know much more about the eation except in a general way. The elgians realize this, and they regret hat such conditions have existed so WELL-KNOWN LAND.

They are determined, however, that this shall be changed in the future, and they believe that within the next two years they will be able to make their land the best known country in Europe.

years they will be able to make their land the best known country in Europe. The contract is a big one, but they are setting out energetically to fill it.

The first step that was taken was the establishment of a line of steamers between Antwerp and the Congo Free State, and the formation of several companies to develop the commerce and industries of several sections of Africa. Then came the proposed commercial mission to China and the announcement of a great international exposition to be held at Liege.

held at Liege.

According to every indication, there is According to every indication, there is no reason why Belguin should not profit greatly by such a scheme. To-day she is practically unknown commercially

is practically unknown commercially, except in certain ports and cities of Europe. By the time her ships have voyaged once or twice around the globe, her mame will be a familiar one in commercial circles, for she has many thous to show—things that will make her ships interesting and attractive.

One of the greatest sources of wealth in Belguim is the mineral products, of which there are so many in the kingdom. Coal, iron, zinc, manganeze and marble are found in abundance, and there are many quarries of limestone, granite, slate and sandstone. There are in the kingdom no less than 250 coal mines, producing more than twenty in the kingdom no less than twenty millen tons annually, which give employment to more than a hundred thousand workmen. The richest of the mines are located at Hainaut, while iron abounds chiefly in the province of

Namur.

It is not to the mineral products of the kingdom that Belguim looks for her prosperity, however. Already she has a market for all the fron, coal, lead and similar material that she can supply; but what she hopes to be able to do is to find new markets for the goods that the manufactures so extensively. manufactures so extensively.

The articles consist chiefly of cotton The articles consist chiefly of cotton, linen, cultery, carpets, muchinery, laper, woollen cloth, etc. The fine linens of Flanders as well as the laces of Brabrant have a world-wide reputation.

FAVORABLY SITUATED.

There are mew countries in Europe that are more favorably situated for commerce than Belguim. Antwerp, which

paper, glass, firearms, hides, raw sugar, zine and grain. In amount, however, the exports and imports are nearly equal averaging about \$500,000,000 a year. In prosperous times as many as seven thousand vessels, with a tonnage of 3,600,000, enter and leave the ports during 3,000,000, enter and leave the ports during the year, and there is always an extensive trade to and from Germany and the other countries of Europe. The articles that are imported consist chiefly of wool, cotton, cereals, hides, coffee, timber, copper, sugar, silk goods, leather and petrolcum.

Such is the country that is attempting to lead the way to the realization of universal peace based upon the highest orm of commercial interest. The scheme s a novel one, so unique i enception that the nations of the are doubtful as to its effect. But there is no doubt that its progress will be watched with interest and its success will result in the establishment of such peaceful naval fleets by other nations that are more anxious to extend their trade than they are to go to war.



METHOD OF ADVERTISING HIS COUNTRY TO THE NA-TIONS OF THE WORLD.

THE INSURANCE COMPANY OF NORTH AMERICA. NUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899. OF THE CONDITION AND AFFAIRS OF THE PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA. OF PHILLADELPHIA, ORGANIZED UNDER THE LAWS OF THE STATE OF PENNSYLVANIA, MADE TO THE AUDITOR OF PUPILIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President-CHARLES PLATT.
Secretary-GREVILLE E. FRYER.
Principal Office-PHILADELPHIA, PA.
Incorporated-APRIL 14, 159.
Commenced Business-AS AN ASSOCIATION, 1792. Amount of capital stock paid up in cash......

ASSETS.

Total value of said mortgaged premises \$1,420,700 00

E. BONDS AND STOCKS OWNED BY THE COMPANY.

TONDS AND STOCKS ON ALL) BY THE	COMPANIA	
ATTENTO	Company Areas	Market Valu	e.
		Not includir	
	ar Value.	accrued intere	st.
		\$ 213,900 0	
United States Government	100,000 00		
United States Government	25,000 00	28,500 0	
Territory of New Mexico	2,000 60	2,400 0	9
Georgia State Loan	25,000 00	28,500 0	0
Grant County, New Mexico	8,000.60	8,000 0	0
Boston City Loan, Registered	112,600 00	123,200 0	0
Baltimore City Loan, Registered	200,000 00	201,060 0	
Bartimore City Donn, registered	1,000 00	1.050 0	
Toledo City Loan	200 00	200 0	
City of Raton, New McXico	25,000 00	25,750 0	
City of Columbus (Ohio) Bonds		10,700 0	
Cincinnati City Loan	10,000 60		
Cincinnati City Loan	10,000 00	10,700 0	
City of Portland (Ohio) City Hall Bonds	50,000 00	59,000 0	()·
Providence City Loan, Gold, Registered.	25,000.00	25,000 0	
Eichmond (Va.) City Bonds	3,000 00	3,180 0	0
Richmond (Va.) City Bonds	50,000 00	53.000 0	0
City of Montreal Bonds	111,009.60	122,160 0	0
City of Chicago, Improvement Bonds	6,500 00	6,500 0	
City of Chicago, Improvement Bonds	6,500 00	6,500 0	
City of Chicago, Improvement Bonds		100 0	
County of Colfax, New Mexico	100 00	49,000 0	
Belgian Government, fcs. 259,000	49,000 00	40,000 0	U.
Brooklyn Wharf and Warehouse Com-		1000000	4
nany's Gold Bonds	20,000 00	23.100 0	0
Pennsylvania Railroad Company's Con-			
tia ted Decistored	220,000 00	232,100 0	0
Pennsylvania Rathroad Company's Con-			
solidated, Coupon	100,000 00	127,000 0	0
Pennsylvania Railroad Company's Con-	100,000 00		
solidated Mortgage Registered Bonds,	100,000 00	115,000 0	0
solidated Mortgage Registered Bollus.	100,000 00	110,000 0	
Philadelphia and Reading Railroad Com-	000 000 00	302,500 O	Λ.
pany's First Mortgage	250,000 00	302,300 0	V
North Pennsylvania Railroad Company's Bonds, General Mortgage		00 700 0	
Bonds, General Mortgage	75,000 00	\$2,500 0	0
North Pennsylvania Railroad Company's Coupon Bonds			
Coupon Bonds	5,000 00	5,900 0	0
Belviders and Delaware Railroad Com-			
pany's First Mortgage	50,000 00	53,500 0	0
Pennsylvania and New York R. R. Co.'s			
Bonds, guaranteed by L. V. R. R. Co	25,000 00	29,250 0	0
Lehigh Coal and Navigation Company's			
Lenigh Coal and Navigation Company s	5,000 00	6,350 0	0
Consolidated Mortgage, Registered	5,000 W	0,550 0	O THE LOT
Philadelphia and Erie, Registered, guar-	**** *** ***	570 TOO A	
anteed by Pennsylvania R. R. Co	150,000 00	178,500 0	0
Chicago and Western Indiana Railroad,			THE STATE OF
First Mortgage Bonds, Coupon	42,000 00	44,100 0	0
Northern Central Railway Company's			1 (99
Consolidated General Mortgage	11,000 00	11,990 0	0
Pittsburg, McKeesport and Youghiogheny			
Railroad, Second Mortgage	60,000 00	60,000 0	0
Tremitoned Property and the Care Continued in the Continu	AND THE RESERVE OF THE PARTY OF	THE RESERVE AND PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS OF THE PA	2-429On (C)

A CONTRACT OF THE PROPERTY OF		The second secon	00-533
The Belt Railroad and Stock Yard Com-	50,000 00	57,500 00	
pany, Coupon Bonds, Indianapolis Bergen County Raliroad Company's First Mortgage Bonds, Coupon	50,000 00	52,500 00	
Car Trust of New York, No. 2, Series D. Registered	12,000 00	12,240 00 40,920 00	
Atlantic Mutual Insurance Scrip Philadelphia and Baltimore Central Rail- road, First Consolidated, Registerd	40,920 00	100,900 00	
Mortgage	100,000 00	101,000 00	1-0
New York, Lake Erie and Western Rail- road, Third Mortgage	200,000 00	220,000 00	
Steubenville and Indiana Railroad, First Mortgage, Registered Texas and Pacific Railway Company's	200,000 00	210,000 00	
	19,000 00	19,570 00	
Louisville and Nashville Railroad (Evans- ville and Henderson Div.), 1st Mort	59,000 00	67,260 00	
Lehigh Coal and Navigation General Mertgage, Registered. West Shore Rallroad, First Mortgage San Antonio and Aransas Pass Ry, Co.'s	50,000 00 25,000 00	52,000 60 27,750 00	
San Antonio and Aransas Pass Ry, Co's First Mortgage, guaranteed by So.	23,000 00		
First Mortgage, guaranteed by So. Pacific Rallway, Gold	21,000 00	16.800 60	5.5
Mckesport and Belle Vernon Railroad.	39,000 00	40,950 00	
First Mortgage	20,000 60	24,600 00 45,000 00	
Railroad Company's Registered Lehigh Valley Railway Company's First Mortgage, Gold	50,000 00	55,000 00	
Elizabeth Railroad, of Austria, Preference Bonds, Florins 39,600	60,000 00 40,000 00	40,000 00	
Lehizh Valley Halifold Company's Con-	50,000 00	50,000.00	
solidated Bonds	150,000 00	156,000 60	
Baltimore Bolt Line Railroad, First Mort-	30,000 00	30,000 00	
Tioga Railroad, First Mortgage Lehigh Valley Terminal Company's Reg-	5,000 00	5,250 00	
Cinculanti Hamilton and Dayton Rall-	40,000 00	44,500 00 54,500 00	
road, General Mortgage	50,000 00 50,000 00 5,000 00	55,000 00 6,150 00	
Baltimore and Potomac Railroad Bonds Cleveland, Lorain and Wheeling Railway, First Mort., Consolidated, Gold	50,000 00	51.000 00	
Northern Contral Railway Consolidated Bonds	10,000 00	10,160 00	
Descript Proming Company Philadelphia .	25,000 00	25,000 00	
First Mortgage Reading Company and Philadelphia and Reading Coal & Iron Co., Gen. Mort Terminal Railroad Association of St. Louis Consolidated.	25,000 00	20,750 00	
Terminal Railroad Association of St. Louis, Consolidated	40,000 00	43,600 00	
Lehigh Coal and Navigation Company's Collateral Trust Bonds	50,000 00	51,009 00	
First Mortgage, Gold Bonds	50,000 00	52,500 00	
gage, Gold Philadelphia and Reading Railway, Consolidated, Stamped. Delaware County Refunding Bonds	59,000 00	57,600 00	
solidated, Stamped Delaware County Refunding Bonds Wilmington and Weldon Railroad, Gen-	50,000 00 50,000 00	51,500 00 50,000 00	
Wilmington and Weldon Railroad, Gen- eral Mortgage Chicago, St. Louis and New Orleans	50,000 00	52,000 00	
Eguroge	50,000 00	48,000 00	
Chicago, Rock Island and Pacific Rall- Way.	100,000 00 50,000 00	105,000 00 59,000 00	
Way. West Jersey and Sea Shore Rallroad Pennsylvania Railroad Collateral Trust Bonds.	50,000 00	55,000 00	
Union Pacific Railroad Company, First	30,000 00	20,600 00	
Mortgage Northern Pacific Railway Company, Prior Lien	50,000 00	50,000 00	
218 Shares North Pennsylvania Railroad Company	15,900 60	33,072 00	
	6,000 00 25,000 00	3,000 00 47,500 09	
500 Shares Philadelphia Traction Co 100 Shares Philadelphia National Eank	10,000 00 2,000 00	21,000 00	
40 Shares Philadelphia Bourse, preferred. 20 Shares Chesapeake and Delaware	750 00	200 00 750 00	
Canal Company 1,500 Shares Insurance Company of North	11,400 00	200 00	
America 560 Shares North America Wrecking Com-	15,000 00	36,000 00	
pany	50,000 00	29,000 00	
Total par and maket value (carried out as market value	3,374,370 00	\$ 1 \$4,501,732 80	\$4,8
TO COLLATER	AL LOAN	8	
	Par Value.	Market Am't Loan Value. Thereon.	•d
New Jersey Consolidated Traction Com- pany's 5 per cent. Honds		\$10,750 99 \$ 7,500 00	

1 3, 1 4 1 1 4					
TOLLATE	RAL LOA	NS.			
	Par /Value.	Market .	Am't Loaned Thereon.		
New Jersey Consolidated Traction Company's 5 per cent. Bonds		\$10,750 99	\$ 7,500 00		
City of Philadelphia, 6 per cent., due 1991 City of Philadelphia, 3½ per cent., due 1920 Lehigh Valley Railroad Company's 7 pe	0. 3,000 00	2,120 00 3,270 00			
cent. Bonds, due 1910	2,000 00				
Trust Company's Stock	. 5,000 00	25,500 00	20,000 00		
Total par and market value and amount loaned thereon	. \$22,000 00	\$44,180 00	\$34,500 00	34,500	9921
Cook belonging to the company deposited	in hank.			771,S60 877,578	
				49.069	
Bills receivable, not matured, taken for All other property belonging to the cor				10,040	
companies for reinsurance on losse	s already	paid, \$7.6	\$7.44; book		
accounts due company, \$45,968,61			***********	53,656	05
Gross claims for adjusted and unpai	LITIES. d losses du	e and to b	- \$120,065 48	9,295,037	
Gross losses in process of augustinents	losses		584,821 27		
Losses resisted, including interest, costs	and other	r capenoe	27,937 50		
thereon	1				
Total gross amount of claims of losse	S		. \$132,824 25		
Deduct reinsurance thereon, \$50,461.50	v, and sarv	age cam.	157,439 90	575.386	35
continue vaccined and receivable	o troon al	i unexpire	u		
fire risks, runing one year of less	per cent	.1	.51,448,070 30		
				- 1	
Gross premiums received and received fire risks running more than one y policy, \$3.277.994.28; unearned premium Gross premiums (including both cash an					
ed premiums (50 per cent.)	narigaeno				
Total					

einsurance... unearned premiums as computed above (carried

Total amount of liabilities, except capital stock and net surplus. \$4,595,256 53

Joint stock capital actually paid up in cash. 3,000,000 60

Surplus beyond capital and all other liabilities. 1,696,750 55 Aggregate amount of all liabilities, including paid-up capital stock and net surplus.

RECEIPTS DURING THE YEAR, Marine and Inland. \$ 581,293 59 Net collected 428,146 83
Gross premiums on risks written and renewed during the year. 4,738,516 17 581,293 59 Total 5,166,663 00

Deduct gross premiums and bills in course of collection at this date. 587,369 59 2,582,566 73 Entire premiums collected during the year pent reinsurance, rebate, abatement and return premiums. 975,119 19 439,851 27 Net cash actually received for premiums (carried out). \$1,804,037 25 Received for interest on mortgages. \$2,603,574 21 \$1,804,037 25 Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources. Income received from all other sources. Deposit premiums (less five per cent.) received for perpetual fire risks (carried inside). \$17,410 52

Gross amount actually paid for losses (including losses occurring in previous years).

Deduct all amounts actually received for salvage (whether on losses of the last or of previous years). \$11,655.89, and amounts actually received for reinsurance in other companies, \$721,503.23.

Total deduction...

Net amount paid Applies 1 DISBURSEMENTS DURING THE YEAR.

Net amount paid during the year Aggregate amount of actual disbursements during the year, in cash. \$6,552,337 49

BUSINESS IN THE STATE OF VIRGINIA DURENG THE YEAR.

(Signed) in it CHARLES PLATT. President. GREVILLE E. FRYER, Secretary. igned)
State of Pennsylvania.
City of Philadelphia—ss.:
City of Philadelphia—ss.:
Sworn to January 23, 1900, before
RICH'D H. REILLY, Notary Public. Seal of Notary.

D. N. Walker & Co., Agents, 1014 East Main Street.

SEABOARD AIR LINE SCHEDULE IN EFFECT NOV. 5, 1890. LEAVES BYRD-STREET STATION.

9:05 A. M. | Daily 9:00 P. M. J Dany
for Henderson (arrive Durham dally, except Summay), Raneigh, Sanford, Southern
Pines, Wilmington, Wadesboro, Monroe,
Charlotte, Lincolnton, Sseby, Rutherforation, Chester, Clinton, Greenwood, Abbeville, Elberton, Athens, ATLANTA,
Augusta, Macon, Montgomery, New Orleans, Pensucols, Jacksonville, Texas,
Mexico, Casifornia and the West via
Memphis or New Orleans.

Train leaving at 9:00 P. M. runs through solid to Atlanta without change of cars. Sleeper ready for occupancy at 8:40 P. M.

TRAINS ARRIVE RICHMOND. 8:15 A. M. Daily, except Sunday (Sunday 7:20 P. M. Daily.

For tickets, baggage checks, sleeping-car reservation, etc., apply to H. M. BOYKIN, General Agent, 536 cast Main street.

E. ST. JOHN, Vice-President and General Manager.
V. E. MeBEE, General Superintendent.
H. W. B. GLOVER, Traffic Manager.
L. S. ALLEN.
General Passenger Agent.



TRAINS LEAVE RICHMOND, VA. TRAINS LEAVE RICHMOND, VA.

11:00 P. M., No. 11, Southern Express, daily for Atlanta, Augusta, Jacksonville, and points South. Sieeper for Danville, Greensboro, Salisbury, and Charlotte open at Richmond 9:30 P. M. Stops for passengers at local stations. Connects at Danville and Charlotte with New York and Florida Express (No. 33), carrying through sleepers between New York and Tampa with connections for all Florida points. Also, connects at Danville and Charlotte with Washington and Southwestern Limited (No. 37) carrying through sleepers between New York and Memphis, New York and New Orleans, with connections for all points in Texas, Mexico and California, Also, Pullman Tourist Sleeper Mondays, Wednesdays and Fridays, Washington to San Francisco without change.

12:01 P. M., No. 7, solid train daily for Charlotte, N. C. connects at Mondays of the contest of the co

cisco without change.

12:01 P. M., No. 7, solid train daily for Charlotte, N. C., connects at Moseley with Farmville and Powhatan railroad. At Keyzville for Clarksville. Oxford, Henderson and Durham, and at Greensbore for Durham, Haleigh and Winston-Salem: at Danville with No. 35. United States fast mail, solid train, daily for New Orleans and points South, which carriers sleepers New York to New Orleans and New York to Jacksonville and Miami for Nassau and Havana. Threughout sleeper Salisbury to Memphis.

6:00 P. M., No. 17 local, daily except

6:00 P. M., No. 17 local, daily except Sunday, for Keysville and interme-Sunday, for diate points.

Grain points.

TRAINS ARRIVE AT RICHMOND.

6:25 P. M. From Atlanta, Augusta and Asheville, and all points

South.

8:40 A. M. From Keysyille and local stations. stations. LOCAL PREIGHT TRAINS. Nos. 61 and 52, between Manchester and Neapolis.

TORK RIVER LINE VIZ WEST POINT THE FAVORITE ROUTE NORTH LEAVES RICHMOND.

THE FAVORTER REGISTA NORTH
LEAVES RICHMOND.

4:30 P. M., No. 15, Baltimore Limited,
dally except Sundays for West
Point and intermediate stations,
making close connection at West
Point with steamers for Baltimore
Mondays, Wednesdays and Fridays.

2:30 P. M., No. 10, local express, Mondays, Wednesday and Fridays for
West Point and intermediate stations. Connects with stage at Lesier Manor for Walkerton and Tappahannock; also, at West Point with
steamer for Baltimore. Stops at ali
stations.

5:00 A. M., No. 74, local mixed. Leaves
daily except Sunday from VirginizStreet Station for West Point and
intermediate stations, coanecting



EFFECTIVE OCTOBER 29, 1899. TRAINS LEAVE RICHMOND. BROAD-STREET STATION.

9:00 A. M. Dally, with Partor car for principal stations, Newport News, Old Point, Norfolk and Portsmeuth, Connects at Norfolk daily with Old Dominion steamship for New York, 3:45 P. M. Daily, with Pullman for local stations, Newport News, Old Point, Norfolk and Portsmouth. Connects at Old Point with Washington steamers daily and with Baltimore steamers, except Sunday.

steamers, except Sunday.

10:20 A. M., Express, except Sunday, for Ciliton Forge. Connects at Gordons-ville for Orange, Calverton, Manassas, Alexandria and Washington; at Union Station. Charlottesville, for Lynchburg; at Easie City for Hagerstown.

Hagerstown.

2:15 P. M. Daily, with Puliman to Cincinnati, Louisyttie and St. Louis, connecting at Gordonsville for Orange and at Orange with Southern railway, north bound; at Covington, Va. for Hot Springs. Stops only at important stations. Meals served on dining cars. No. 7, local train, except Sunday, follows above train from Gordonsville to Staunton. 5:30 P. M. Accommodation, except Sun-day, for Doswell.

10:30 P. M. Daily for Cincinnali, with F. F. V. Puliman to Hinton, W. Va., and Gordonsville to Cincinnati and Louisville. Meals served on dining car. Connects at Staunton (except Sunday) for Winchester, Va., and at Covington, Va., daily for Virginia

TRAINS LEAVE EIGHTH-STREET STATION.

10:30 A. M., Daily, for Lynchburg, Lexington, Va., and Clifton Forge. Connects, except Sunday, with Buckingham and Alberene branches, and at Clifton Forge with No. 1 for Cincipality. 5:00 P. M. Except Sunday, for Columbia.

TRAINS ARRIVE AT RICHMOND. BROAD-STREET STATION. 8.00 A. M. Except Sunday, from Doswell, 8:30 A. M. Daily, from Cincinnati, 11:20 A. M. Daliy, from Norfolk and Old Point. 3:30 P. M. Daily, from Cincinnati and Louisville.

6:50 P. M. Daily, from Norfolk and Old 7:43 P. M. Except Sunday, from Clifton Forge,
TRAINS ARRIVE EIGHTH-STREET
STATION.
8:40 A. M. Except Sunday from Colum-

bia.

5:20 P. M. Dally, from Clifton Forge.
Lexington, Va., and Lynchburg, and
except Sunday from New Castle and
Rosney.

JOHN D. POTTS,

JOHN D. POTTS, Assistant Gen. Pas. Agent,

Best Way to Help Yourself? USE OUR CELEBRATED STEAM-DRIED

KINDLING :: WOOD!

Price All Kindling.....\$1.50 Price Kindling with Blocks.....\$1.50 In ordering always say which you pre-

RICHMOND CEDAR WORKS 'Phones-Old, 344; New, 82. Prompt delivery guarantees.

RAILROADS

Richmond, Fredericksburg and Potomac Railroad.

FOROMAC HAINFORD.

SCHEDULE IN EFFECT JAN. 18, 1900.
LEAVE BYRD-STREET STATION.

3:33 A. M. Daily for washington and points North. Stops only at Miford and Fredericksburg. Pullman sleepers to New York.

7:30 A. M. Daily, except Monday, for Washington and points North, the "New York and Florida Special," composed entirely of Pullman vestibuted sleeping, compartment, dining, library and observation cars. No extra charge other than regular Pullman fare. Does not stop at Elba or local stations.

8:20 A. M. Sunday only, for Washington and points North. Stops at Elba, Gien Allen, Asbland, Taylorsville, Doswell, Ruther Gien, Penola, Milford, Woodslane, Guinea, Summit, Fredericksburg, Brooke, and Wildwater, Pullman car.

8:45 A. M. Daily, except Sunday, fores.

ford, Woodsiane, Guinea, Summit, Fredericksburg, Brooke, and Wilewater. Fullman car.

1:45 A. M. Daity, except Sunday, for Washington and points North. Stops at Elba, Glen Allen, Ashland, Taylorsville, Doswell, Ruther Glen, Penola, Milford, Woodsiane, Guinea, Summit, Fredericksburg, Brooke and Widewater. Fullman car.

1:00 M. Daity, except Sunday, for Washington and points North. Stops at Elba, Glen Allen, Ashland, Doswell, Milford and Fredericksburg, Parlor Connects with Congressional Limited at Washington.

1:45 P. M. Daity, for Washington and points North. Stops at Elba, Ashland, Doswell, Milford, Fredericksburg, Parlor ar. Connects with Congressional Limited at Washington.

1:45 P. M. Daity, for Washington and points North. Stops at Elba, Ashland, Doswell, Milford, Fredericksburg, Errobke and Widewater. Stops et other stations Sundays. Sleeper Richmond to New York, Sleeper Richmond to New York, Sleeper Richmond, Doswell, Ashland and Elba. Stops at other stations Sundays. Sleeper New York to Richmond.

3:00 P. M. Daily, Stops at Widewater, Brooke and Helba, Stops at Fredericksburg, Doswell, Ashland, Glen Allen and Elba. Parlor car from Washington.

3:20 P. M. Daily, Stops only at Fredericksburg, Doswell, Ashland, and Elba. Pullman cars from New York.

3:40 P. M. Daily, Stops at Widewater, Hooke, Fredericksburg, Sunmit, Guinea, Woodslane, Milford, Penola, Ruther Glen, Doswell, Laylorswille, Ashland, Glen Allen and Elba. Sleeping car.

Ruther Glen, Doswell, Taylorsville, Ashland, Glen Allen and Elba. Sleeping car.

9:50 P. M. Dally, except Sunday, from Washington and points North, the "New York and Florida Special," Makes no local stops and does not stop at Elba.

ACCOMMODATION TRAINS. (Daily, except Sunday.)

7:00 A. Leaves Elba for Quantico.

4:00 P. M. Leaves Elba for Quantico, for Fredericksburg.

4:30 P. M. Leaves Elba from Ashland.

8:20 A. M. Arrives Elba from Ashland.

8:20 A. M. Arrives Byrd-Street street from Fredericksburg.

6:05 P. M. Arrives Elba from Ashland.

Traffic Manager.

E. T. D. MYERS.

President.

SCHEDULE IN EFFECT JAN. 14, 1900. TRAINS LEAVE RICHMOND—BYRD-STREET STATION.

TRAINS LEAVE RICHMOND-BYRDSTREET STATION.

9:00 A. M. Dally. Arrives Petersburg 9:31
A. M., Norfolk 11:27 A. M. Stops
only at Petersburg. Waverly and
Suffolk, Va.

9:05 A. M. Dally. Arrives Petersburg 9:50
A. M., Weldon 11:45 A. M., Fayetteville 4-15 P. M., Charleston 11:29 P.
M., Savannah 12:50 A. M., Jacksonette 7:30 A. M., Fort Tampa 4:29 P.
M. Connects at Wilson with No.
Milmington 6:45 P. M. Fullman,
Siesper New York to Jacksonville.

11:30 A. M. Dally except Sunday. Arrives
Petersburg 12:05 P. M. Stops Manohester, Drewry's Bluff, Centralia
and Chester on signal.

3:33 P. M. Dally Arrives Petersburg 4:13
P. M. Maikes all stops.

5:30 P. M. Dally except Sunday. Arrives
Petersburg 5:18 P. M., Weldon 8:20
P. M. and Rocky Mount 8:25 P. M.
Makes all intermediate stops.

6:48 P. M. Dally. Arrives Peversburg 7:21
P. M. Cornects with N. and W. for
Norfolk and intermediate points,
Emporiok and intermediate points,
Emporiok and (connects with A. and
D. for stations between Emporia and
Lawrencevine, Weldon 8:38 P. M.,
Psyetteville 12:18 A. M., Charleston
5:04 A. M., Savannan 7:04 A. M.,
Jacksonville 11:30 A. M., Fort Timpa
9:45 P. M.
NEW LINE TO MIDDLE GEOR-

NEW LINE TO MIDDLE GEOR-OIA POINTS Arriving Augus-ta 8:10 A. M. Macon II A. M. At-lanta 12:15 P. M. Pullman Sleepers New York to Wilmington, Chatles-ton, Port Tampa, Miami, Jackson-ville, Augusta and Macon. P. M. Daily, Arrives Petersburg 9:39

New York to Wilmington, Charleston, Port Tampa, Miamit, Jackson, 19:09 P. M. Daily. Arrives Fetarburg 9:39 P. M., Weldon 11:29 M. M. Maire local stops between Petersburg 2:16 A. M., Rozneke, Va. 1:20 A. M., Eristol, Va. 10:40 A. M., Connecte at Emporia for Danville, Va. arriving 5:35 A. M. Pulman Sleeper Richmond to Lynchours.

10:09 P. M., Daily of Special, Arrives Charleston 1:46 A. M., Savannah 9:01 A. M., Jacksonville 1:00 F. M., St. Augustine 2:29 P. M., Tampa 9:30 P. M.

10:45 P. M. Daily. Arrive Petersburg 11:30 A. M.

TRAINS ARRIVE RICHMOND.

3:23 A. M. Daily. From Jacksonville, Savannah, Charleston, Atlanta, Macon, Augusta and all points South.

7:15 A. M. Daily except Monday. From St. Augustine, 12:48 Monday. From Annah and Charleston.

3:16 A. M. Daily except Sunday. From Atlanta, Athens and Raietgh, Henderson, Lynchours and the West.

3:37 A. M. Daily except Sunday. From Atlanta, Athens and Raietgh, Henderson, Lynchours and the West.

3:38 A. M. Daily except Sunday. From Atlanta, Athens and Raietgh, Henderson, Lynchours and the West.

3:39 A. M. Daily except Sunday. From Office and Sunday. From Miami, Petersburg and the West.

11:10 A. M. Baily except Sunday. From Petersburg, Jacksonville, Savannah, Charleston, Wilmington, Goldsboro and intermediate stations, Norfolk and Petersburg.

7:25 P. M. Daily. From Miami, Port Tampa, Jacksonville, Savannah, Charleston, Wilmington, Goldsboro, and all points South.

3:50 P. M. Daily. From Norfolk, Sufolk and Petersburg.

7:25 P. M. Daily. From Norfolk, Sufolk and Petersburg.

8:56 P. M. Daily. From Norfolk, Sufolk and Petersburg.

4:57 P. M. Daily. From Norfolk, Sufolk and Petersburg.

5:58 P. M. Daily. From Norfolk, Sufolk and Petersburg.

5:59 P. M. Daily. From Norfolk, Sufolk and Petersburg.

5:59 P. M. Daily. From Norfolk, Sufolk and Petersburg.

5:50 P. M. Daily. From Norfolk, Sufolk and Petersburg.

6:55 P. M. Daily. From Norfolk, Sufolk and Petersburg.

6:56 P. M. Daily. From Norfolk, Sufolk and Petersburg.

7:50 P. M. Daily. From Norfolk, Sufolk and Pe

J. R. KENLY, General Manager. GWERSON,

J. R. Acc.
General Manager.
H. M. EMERSON,
General Passenger Agent.
C. S. CAMPBELL,
Division Passenger Agent.

Natural North Andrew Western

NOVEMBER 19, 1809.
LEAVE RICHMOND (DAILY), BYRD.
STREET STATION.

9:00 A. M., RICHMOND AND NORFOLK
VESTIBULE LIMITED. Arrive at
Norfolk 11:25 A. M. Stops only at
Petersburg. Waverly and Sunoik.
Second-class tickets not accepted on

Norfolk 11:20 Waverly and Suffolk. Second-class tickets not accepted on this train.

9:03 A. M. THE CHICAGO EXPRESS, for Lynchburg, Roanoke, Columbus and Chicago. Pullman Sieeper Roanoke to Columbus, also for Bristol, Knoxville and Chattanooga. Pullman sieeper Roanoke to Knoxville.

6:43 F. M. for Suffolk, Norfolk, and Intermediate stations, arrives at Norfolk at 10:49 P. M.

9:00 P. M. for Lynchburg and Roanoke. Connects at Lynchburg with Washington and Chattanooga Limited. Pullman Sleepers Lynchburg with Washington and Chattanooga Limited. Pullman Sleepers Lynchburg to Memphis and New Orleans. Cafe, parlor and observation car Radford to Attalla, Ala. Pullman sleeper between Hichmond and Lynchburg, and berths ready for occupancy at 8:30 P. M. Also, Pullman sleeper Fetersburg and Roanoke.

Trains arrive Richmond from Lynchburg and the West daily at 8:15 A. M. and 8:36 P. M. from Nerfolk and the East at 11:05 A. M., and VESTIBULED LIMITED 7:00 P. M. City Pass. and Ticket Agent. C. H. BOSLEY. District Passenger Agent. W. B. BEVILL. General Passenger Agent.

General Passenger Agent

Gayton Coal! Gayton Coal!

We are prepared to furnish this popular Coal to consumers and dealers. Ask your dealer for it.

B. COTTRELL & SON.

No. 815 east Cary street.

New 'Phones 250 and 447; Old These